

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRENDA D. THOMAS

Debtor(s)

Case No. 15-23903CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2015.
- 2) The plan was confirmed on 12/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/25/2016, 05/13/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/02/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,256.00.
- 10) Amount of unsecured claims discharged without payment: \$38,544.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$66,489.92
Less amount refunded to debtor	\$2,322.17

**NET RECEIPTS:** **\$64,167.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,066.39
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,066.39**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	70.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	17,683.00	17,900.94	17,900.94	17,900.94	2,085.32
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	283.59	283.59	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	625.00	442.22	442.22	0.00	0.00
CACH LLC	Unsecured	11,541.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	984.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	11,540.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	417.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	246.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	95.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	59.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN.	Unsecured	3,042.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	324.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	424.83	424.83	0.00	0.00
ESCALLATE LLC	Unsecured	833.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	435.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	399.00	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICES(	Unsecured	NA	968.60	968.60	0.00	0.00
MIDLAND FUNDING	Unsecured	681.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	446.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	270.23	270.23	270.23	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	13.30	13.30	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	3,000.00	3,042.71	3,042.71	0.00	0.00
PITTSBURGH PARKING COURT	Unsecured	72.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	62,487.00	66,135.42	0.00	32,941.48	0.00
PNC BANK NA	Secured	0.00	4,903.39	4,903.39	4,903.39	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	312.00	NA	NA	0.00	0.00
RUI CREDIT SERVICES	Unsecured	1,078.00	NA	NA	0.00	0.00
TNB VISA	Unsecured	795.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$32,941.48	\$0.00
Mortgage Arrearage	\$4,903.39	\$4,903.39	\$0.00
Debt Secured by Vehicle	\$17,900.94	\$17,900.94	\$2,085.32
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,804.33</b>	<b>\$55,745.81</b>	<b>\$2,085.32</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$270.23	\$270.23	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$270.23</b>	<b>\$270.23</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,175.25</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,066.39</u>
Disbursements to Creditors	<u>\$58,101.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$64,167.75</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.